

the 1966 disability survey mentioned earlier. That study reported that, among disability beneficiaries not in institutions, 46 percent of the disabled workers had some type of health insurance, compared with only 23 percent among the childhood disabled.¹⁷ Apparently, disabled workers obtained health insurance policies paid for or provided by an employer. Only 15 percent of the childhood disability beneficiaries had ever worked. In addition, disabled workers were more likely to obtain coverage through their spouses: 71 percent of the disabled workers were married but 98 percent of those disabled in childhood had never married.¹⁸

The rates varied little with age for persons eligible for Medicare because of chronic renal disease. The rates ranged from 97.2 percent for those under age 15 to 99.2 at ages 55-64.

Among disabled women the SMI enrollment rate was 92.6 percent or nearly 3 percentage points higher than that of disabled men (table 4).

¹⁷ Mildred E. Cinsky, "Health Insurance Coverage of the Disabled," *Social Security Survey of the Disabled: 1966*, Report No. 4, Office of Research and Statistics, August 1968, table 3.

¹⁸ Lawrence D. Haber, "The Disabled Beneficiary—A Comparison of Factors Related to Benefit Entitlement," *Social Security Survey of the Disabled: 1966*, Report No. 7, Office of Research and Statistics, June 1969, tables 1 and 2.

Higher rates for women were found in every age group with somewhat larger differences in those groups that were likely to have relatively large numbers of veterans. The higher participation rate of women beneficiaries occurred mainly among disabled workers. There was almost no difference in rates by sex among childhood disability beneficiaries and enrollees with chronic renal disease.

Persons of races other than white had slightly higher participation rates than whites in every age and sex group. The slightly higher rates of persons other than white were also found among disabled workers, persons disabled in childhood, and disabled widows.

In every geographic division the SMI enrollment rate of white women exceeded that of white men, as the data in table 5 indicate. This was also true for both men and women of all other races except in the Middle Atlantic States. Differences in enrollment rates by race and geographic division were small.

The rate of HI enrollees with SMI coverage was lowest in New England (90.4 percent) and highest in the East South Central States (94.0 percent). The greatest variation in participation rates was among States—ranging from 88.2 percent in Rhode Island to 95.0 in Alabama.

Notes and Brief Reports

Unemployment Insurance Benefits Temporarily Expanded*

Two acts that provide financial assistance to the unemployed were passed by the 93d Congress and were signed into law by the President on December 31, 1974. They are the Emergency Unemployment Compensation Act of 1974 (Public Law 93-572), and the Emergency Jobs and Unemployment Assistance Act of 1974 (Public Law 93-567).

P.L. 93-572 deals exclusively with the un-

employment insurance program and is intended to augment the benefits and protection provided by existing Federal and State statutes. P.L. 93-567 is much broader in scope, with a two-part approach to meeting current unemployment problems. The first part authorizes an expanded federally financed public service employment and public works program to provide emergency jobs. The second is a cash-assistance program for unemployed persons not otherwise eligible for benefits under State or Federal unemployment compensation laws.

EMERGENCY UNEMPLOYMENT COMPENSATION

Public Law 93-572 creates a temporary emergency unemployment compensation program modeled to some extent after the Emergency Un-

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employment Compensation Act of 1971, in effect January 1972–March 1973.¹ The new law provides additional weeks of unemployment insurance benefits for individual workers in States with high unemployment. Like the earlier program, the new temporary program is financed through repayable advances (without interest) from Federal general revenues to the extended unemployment compensation account in the Federal unemployment trust fund. Under this arrangement, payments for emergency benefits are ultimately met by Federal receipts under the Federal Unemployment Tax Act.

Under earlier legislation—the Federal-State Extended Unemployment Compensation Act of 1970—when unemployment reaches certain levels nationally or in individual States, additional benefits of up to half the number of weeks of entitlement to regular State unemployment insurance benefits are provided to workers exhausting their regular benefits. The 1970 law set an overall limit of 39 weeks for payment of regular and extended payments combined because most States were already providing up to 26 weeks of unemployment insurance benefits a year under their regular programs. The extended benefits are paid at the same rate as a claimant's weekly benefit amount under State law and eligibility for them is determined in accordance with State law.

The 1974 law adds, in effect, a third tier of protection for workers in States paying benefits under the permanent Federal-State extended unemployment compensation program. If the State has an agreement with the Secretary of Labor to participate in this third tier, an unemployed worker exhausting his regular and permanent extended benefits can receive additional emergency benefits for up to half the number of weeks of his total regular benefit entitlement but not more than 13 weeks, or 52 weeks in all. (The Tax Reduction Act of 1975, signed into law by the President on March 29, 1975, extends the third tier of protection from its maximum of 13 weeks to 26 weeks. Thus a worker who has exhausted 52 weeks of regular, permanent extended, and emergency benefits can be entitled to another 13 weeks of benefits. No payments may be made

¹ See "Extension of Emergency Unemployment Compensation," *Research and Statistics Note*, No. 12, Office of Research and Statistics, August 1972. See also *Social Security Bulletin*, September 1972, page 20.

under this extension, however, for any week of unemployment ending after June 30, 1975.) The weekly benefit amount will be the same as for State regular and permanent extended compensation.

The unemployment level required to "trigger on" an emergency benefit period (the period during which emergency compensation can be paid) nationally is a national insured unemployment rate (seasonally adjusted) of 4.5 percent or more for 3 consecutive months. If the national rate is not on, a State can still trigger into the program on its own if its unemployment rate, not seasonally adjusted, is 4 percent or more for 13 consecutive weeks and is 120 percent of the average rate for the same period in the 2 previous years. States have the right to modify the national trigger, the State trigger, or both, by making changes, as noted later, in the triggers for the permanent extended-benefit program. In effect, the emergency program triggers change automatically whenever a State exercises its option to change the triggers for the permanent extended-benefit program. The emergency benefit period begins with the third week after a week for which there is a State "emergency on" indicator and ceases with the third week after the first week for which there is a State "emergency off" indicator. Once triggered, the emergency benefit period must remain in effect for 26 weeks.

Benefits under the new emergency program are payable for weeks of unemployment that began after December 1974. For States that had extended-benefit periods then, benefits were payable as soon as the program was enacted. Because the national trigger rate was 4.5 percent or over for November and December 1974 and January 1975, the emergency benefits became payable for the week of February 23 in all States with agreements. Benefits will generally stop after December 31, 1976, except for workers who started getting payments before that date. They could continue to receive payments through March 1977.

Public Law 93-572 provides for the temporary easing of the requirements for eligibility under the permanent Federal-State extended unemployment compensation program. Under that program an extended-benefit period is triggered on in all States automatically when the national insured unemployment rate (seasonally adjusted) for 3 consecutive months reaches 4.5 percent or more.

The States and the Federal Government share the costs. From 1970 through 1974 this program was triggered on in only one 3-month period—the fall of 1971. Under the new law a State has the option until December 31, 1976, of paying extended benefits when the national rate of insured unemployment is 4 percent (instead of 4.5 percent). Any additional benefits payable as the result of a State's exercising this option will be reimbursed in full out of the Federal extended unemployment compensation account.

The other requirement eased was the provision in the 1970 act, as amended, for triggering on an extended-benefit period in an individual State (when the national trigger level is not met).² Under a 1974 amendment a State had the option until April 30, 1975, of paying extended benefits without regard to the 120-percent factor of the State on or off indicators.³ The new law extends this waiver period to December 31, 1976, to take care of situations where States fail to qualify for extended benefits since their insured unemployment rate, however high, has not continued to rise to a level 20 percent above that of the 2 preceding years.

SPECIAL UNEMPLOYMENT ASSISTANCE PROGRAM

Public Law 93-567 provides a Federal temporary program of special unemployment assistance for workers who are ineligible for unemployment insurance benefits because they lack sufficient covered employment. Workers must have been last employed in designated areas of high unemployment for 5 days or more. A designated area is one that is served by an entity that is eligible to be a prime sponsor under title 1 of the Comprehensive and Employment Training Act of 1973.

² For details of this provision, see the *Social Security Bulletin*, November 1970, pages 30-31, and October 1973, pages 45-46.

³ See "Social Security Act Amendments, 1974," *Social Security Bulletin*, October 1974, pages 41, 50-51.

Where States have agreements with the Secretary of Labor to administer and provide the benefits, the benefit and administrative cost of the program is borne by the Federal Government.

An estimated 12 million workers not covered by unemployment insurance could be affected by the law. They are mainly farmworkers, domestic workers, and State and local government workers.

Benefits are payable in the amount, and for the length of time, that would have been provided under applicable State law as if the employment and wages had been so covered—but not for more than 26 weeks. A standard base period for determining benefits is used for every State: the 52-weeks just before the date on which the claim for payment was filed. As with regular unemployment insurance beneficiaries, an individual worker seeking assistance must be totally or partially unemployed, able to work and available for work, and not be subject to disqualification under State law. A State is directed to obtain affidavits from workers to determine their eligibility for benefits if the use of employment records is not possible or would cause delay.

A special unemployment assistance period (the period during which assistance is payable in an area) is triggered on when either the national total unemployment rate (seasonally adjusted) averages 6 percent or more for 3 consecutive months or the local unemployment rate (not seasonally adjusted) in the area averages 6.5 percent or more for 3 consecutive months. The period begins with the third week after a week when the trigger is on for the area and ends with the third week after the trigger is off because neither indicator is in effect. Once triggered, the period remains in effect for 13 weeks.

Since the national trigger level for this program was met in November before the law was enacted, benefits have been payable from the date of enactment in States having agreements with the Secretary of Labor. The cutoff date for payments under the program is March 31, 1976, and no initial claims will be accepted after December 31, 1975.